(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization International Bureau





(43) International Publication Date 6 January 2005 (06.01.2005)

PCT

(10) International Publication Number WO 2005/001659 A3

(51) International Patent Classification⁷:

G06F 17/60

(21) International Application Number:

PCT/US2004/020534

(22) International Filing Date: 24 June 2004 (24.06.2004)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data: 60/482,067

24 June 2003 (24.06.2003) US

- (71) Applicant (for all designated States except US): R-SQUARED ANALYTICS, LLC [US/US]; 8 Terrapin Lane, Sharon, MA 02067 (US).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): ROSEN, Daniel, Jonathan [US/US]; 8 Terrapin Lane, Sharon, MA 02067 (US). BLY, Bridget [US/US]; 21 Locust Drive, Summit, NJ 07901 (US).
- (74) Agent: LAVORGNA, Gregory, J.; Drinker Biddle & Reath LLP, One Logan Square, 18th and Cherry Streets, Philadelphia, PA 19103-6996 (US).
- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM,

AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RT, SC, SD, SF, SG, SK, ST, SY, TJ, TN, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

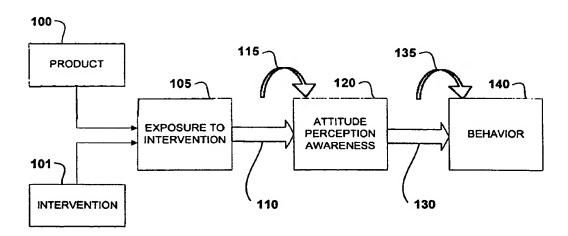
(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

- with international search report
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments
- (88) Date of publication of the international search report: 14 July 2005

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: RISK ENVIRONMENT MODELING FOR PREDICTING DECISIONS



(57) Abstract: A modeling method for predicting a decision is disclosed. A risk environment is simulated for one or more control groups. One or more experimental groups are exposed to an intervention, and the risk environment is simulated for the experimental groups.